Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main 6/10/09 11:11AM Document Page 1 of 47

United States Bankruptcy  Northern District of Illinoi									Voluntary Petition
Name of Debtor (if individual, Thompson, John M	enter Last, First,	Middle):				of Joint Do ompson,		(Last, First,	Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								Joint Debtor i trade names)	in the last 8 years
Last four digits of Soc. Sec. or I (if more than one, state all)  xxx-xx-7469	ndividual-Taxpa	yer I.D. (	ITIN) No./0	Complete E		our digits or than one, s	tate all)	r Individual-T	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. a. 3055 Fox Hill Road Aurora, IL	nd Street, City, a	and State)	_	ZIP Code	Street 30 Au		Joint Debtor	(No. and Str	eet, City, and State):  ZIP Code
County of Residence or of the P	rincipal Place of	Business		60504	Count	y of Reside	ence or of the	Principal Pla	ace of Business:
Dupage						page			
Mailing Address of Debtor (if d	ifferent from stre	eet addres	s):		Mailii	ng Address	of Joint Debt	or (if differer	nt from street address):
			_	ZIP Code	:				ZIP Code
Location of Principal Assets of (if different from street address	Business Debtor above):				<u> </u>				
Type of Debtor				of Business	I				tcy Code Under Which
■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership			lth Care Bu	eal Estate as 101 (51B)	s defined	☐ Chapt☐	er 7 er 9 er 11 er 12	☐ Ch of ☐ Ch of	napter 15 Petition for Recognition a Foreign Main Proceeding napter 15 Petition for Recognition a Foreign Nonmain Proceeding
check this box and state type of	cinity below.)	unde	(Check box tor is a tax- er Title 26 o	mpt Entity a, if applicable exempt orgof the Unite al Revenue	e) ganization d States	defined "incurr		onsumer debts,	
	g Fee (Check on	e box)				one box:		Chapter 11	Debtors defined in 11 U.S.C. § 101(51D).
<ul> <li>■ Full Filing Fee attached</li> <li>□ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>□ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>				tor Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	usiness debto necontingent li ) are less than ith this petition were solicit	or as defined in 11 U.S.C. § 101(51D).  quidated debts (excluding debts owed \$2,190,000.	
Statistical/Administrative Info		for distril	hution to u	secured or	aditore			THIS	SPACE IS FOR COURT USE ONLY
Debtor estimates that runds there will be no funds availa	iny exempt prop	erty is exc	cluded and	administrat		es paid,			
Estimated Number of Creditors	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Assets	1 to \$500,001 0 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		
Estimated Liabilities	1 to \$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main 6/10/09 11:111AM

Document Page 2 of 47 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Thompson, John M (This page must be completed and filed in every case) Thompson, Ruth A All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Thompson, John M Thompson, Ruth A

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## ▼ /s/ John M Thompson

Signature of Debtor John M Thompson

#### X /s/ Ruth A Thompson

Signature of Joint Debtor Ruth A Thompson

Telephone Number (If not represented by attorney)

June 10, 2009

Date

#### Signature of Attorney\*

#### X /s/ David M. Siegel

Signature of Attorney for Debtor(s)

#### David M. Siegel #06207611

Printed Name of Attorney for Debtor(s)

#### **David M. Siegel & Associates**

Firm Name

790 Chaddick Drive Wheeling, IL 60090

Address

#### (847) 520-8100

Telephone Number

### June 10, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

₹	7
- 7	٩.
4	3

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main

Page 4 of 47 Document 6/10/09 11:11AM

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court**

		Northern District of Illinois		
In re	John M Thompson Ruth A Thompson		Case No.	
	- Par	Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- \(\pi\) 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 5 of 47

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ John M Thompson John M Thompson
Date: June 10, 2009

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main

Page 6 of 47 Document

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court**

		Northern District of Illinois		
In re	John M Thompson Ruth A Thompson		Case No.	
	•	Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- \(\pi\) 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 7 of 47

B 1D(Official Form 1, Exhibit D) (12/08) - Cont. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Ruth A Thompson Ruth A Thompson Date: June 10, 2009

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 8 of 47

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	John M Thompson,		Case No.	
	Ruth A Thompson			
_		Debtors	Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	225,000.00		
B - Personal Property	Yes	4	34,775.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		256,162.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		117,085.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,608.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,608.00
Total Number of Sheets of ALL Schedu	ıles	20			
	To	otal Assets	259,775.00		
			Total Liabilities	373,247.00	

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Page 9 of 47 Document

Form 6 - Statistical Summary (12/07)

	ited States Banl Northern Distric			
John M Thompson,			Case No.	
Ruth A Thompson	D	ebtors ,	Chapter	7
	D	COLOTS	Chapter	•
STATISTICAL SUMMARY O	F CERTAIN LIA	BILITIES AN	ND RELATED DA	TA (28 U.S.C. § 159
If you are an individual debtor whose debts are a case under chapter 7, 11 or 13, you must rep	e primarily consumer de ort all information reque	bts, as defined in § 1 sted below.	101(8) of the Bankruptcy (	Code (11 U.S.C.§ 101(8)), 1
■ Check this box if you are an individual report any information here.	debtor whose debts are l	NOT primarily cons	umer debts. You are not re	equired to
This information is for statistical purposes of Summarize the following types of liabilities,	•		em.	
Type of Liability		Amount		
Domestic Support Obligations (from Schedule E)				
Taxes and Certain Other Debts Owed to Governm (from Schedule E)	ental Units			
Claims for Death or Personal Injury While Debtor (from Schedule E) (whether disputed or undispute				
Student Loan Obligations (from Schedule F)				
Domestic Support, Separation Agreement, and Div Obligations Not Reported on Schedule E	vorce Decree			
Obligations to Pension or Profit-Sharing, and Othe (from Schedule F)	er Similar Obligations			
	TOTAL			
State the following:				
Average Income (from Schedule I, Line 16)				
Average Expenses (from Schedule J, Line 18)				
Current Monthly Income (from Form 22A Line 12 Form 22B Line 11; OR, Form 22C Line 20 )	e; OR,			
State the following:				
1. Total from Schedule D, "UNSECURED PORTI column	ON, IF ANY"			
2. Total from Schedule E, "AMOUNT ENTITLED column	TO PRIORITY"			
3. Total from Schedule E, "AMOUNT NOT ENTI PRIORITY, IF ANY" column	TLED TO			
4. Total from Schedule F				
5. Total of non-priority unsecured debt (sum of 1,	3. and 4)			

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 10 of 47

B6A (Official Form 6A) (12/07)

In re	John M Thompson,	Case No
	Ruth A Thompson	

Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Home 3055 Fox Hill rd. Aurora, IL 60504	Fee simple	J	225,000.00	217,000.00
Time Share Palm Springs Ca	Fee simple	J	0.00	0.00
Share of a Condominium	Fee simple	J	0.00	0.00

Sub-Total > 225,000.00 (Total of this page)

225,000.00

Total >

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 11 of 47

B6B (Official Form 6B) (12/07)

In re	John M Thompson,	Case No
	Ruth A Thompson	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	х		
2.	Checking, savings or other financial accounts, certificates of deposit, or	Checking Account US Bank	J	200.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings Account J	J	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	TV & Furniture	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Normal Apparel	J	500.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term Life Insurance Policies Death Benefits Only	J	0.00
10.	Annuities. Itemize and name each issuer.	X		
		_	Sub-Tota	al > 3,200.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 12 of 47

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	John M Thompson,
	Ruth A Thompson

Case No.
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#### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		risa Qualified 01(k)	J	5,000.00
			risa Qualified eferred Comp	J	800.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

5,800.00

Sub-Total >

(Total of this page)

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 13 of 47

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re John M Thompson, Ruth A Thompson

#### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Honda CRV cial Plus Credit Union	J	16,950.00
			Mitsubishi Endeavor ovia Dealer Service	J	8,625.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Vendi	ng machine	J	Unknown
30.	Inventory.	X			
31.	Animals.	Two d	logs	J	200.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	x			

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 14 of 47

B6B (Official Form 6B) (12/07) - Cont.

In re	John M Thompson,	Case No.
	Ruth A Thompson	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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35. Other personal property of any kind not already listed. Itemize.

Sub-Total > (Total of this page)

Total > **34,775.00** 

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

0.00

B6C (Official Form 6C) (12/07)

In re John M Thompson, Case No. \_\_\_\_\_\_
Ruth A Thompson

#### Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Single Family Home 3055 Fox Hill rd. Aurora, IL 60504	735 ILCS 5/12-901	30,000.00	225,000.00
Checking, Savings, or Other Financial Accounts, C Checking Account US Bank	ertificates of Deposit 735 ILCS 5/12-1001(b)	200.00	200.00
Savings Account US Bank	735 ILCS 5/12-1001(b)	500.00	500.00
Household Goods and Furnishings TV & Furniture	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Wearing Apparel Normal Apparel	735 ILCS 5/12-1001(a)	500.00	500.00
Interests in Insurance Policies Term Life Insurance Policies Death Benefits Only	215 ILCS 5/238	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension of Erisa Qualified 401(k)	r Profit Sharing Plans 735 ILCS 5/12-1006	5,000.00	5,000.00
Erisa Qualified Deferred Comp	735 ILCS 5/12-1006	800.00	800.00
Automobiles, Trucks, Trailers, and Other Vehicles 2008 Honda CRV Financial Plus Credit Union	735 ILCS 5/12-1001(b)	2,400.00	16,950.00
2007 Mitsubishi Endeavor Wachovia Dealer Service	735 ILCS 5/12-1001(c)	2,400.00	8,625.00
Machinery, Fixtures, Equipment and Supplies Used Vending machine	<u>l in Business</u> 735 ILCS 5/12-1001(b)	2,000.00	Unknown
Animals Two dogs	735 ILCS 5/12-1001(b)	200.00	200.00

Total: 46,000.00 259,775.00

Entered 06/10/09 11:00:13 Desc Main Case 09-21059 Doc 1 Filed 06/10/09 Page 16 of 47 Document

B6D (Official Form 6D) (12/07)

In re	John M Thompson,	Case No
	Ruth A Thompson	

6/10/09 11:11AM

**Debtors** 

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 9058  Countrywide 450 American St. Simi Valley, CA 93065		J	5/08  Mortgage  Single Family Home 3055 Fox Hill rd. Aurora, IL 60504  Value \$ 225,000.00	T	T E D		217,000.00	0.00
Account No.  Financial Plus Credit Union Chestnut st Ottawa, IL 61350		J	Auto Loan/Purchase Money Security  2008 Honda CRV Financial Plus Credit Union  Value \$ 16,950.00				20,000.00	3,050.00
Account No.  Unknown		J	Time Share Palm Springs Ca  Value \$ 0.00				0.00	0.00
Account No.  UNKNOWN UNKNOWN		J	Share of a Condominium Florida  Value \$ 0.00				0.00	0.00
continuation sheets attached		1		L Subt his		_	237,000.00	3,050.00

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Page 17 of 47 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	John M Thompson, Ruth A Thompson		Case No.	
•		Debtors	,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

						_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W		CONTINGENT	DZLLQULDAFED	SPUT	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 6260	Т	l	11/07	7	Ť			
Wachdirsrv Po Box 25341 Santa Ana, CA 92799		J	Auto Loan/Purchase Money Security 2007 Mitsubishi Endeavor Wachovia Dealer Service		D			
	4		Value \$ 8,625.00	_			19,162.00	10,537.00
Account No.								
Account No.	┿	-	Value \$	+	_	H		
			Value \$					
Account No.	╅	$\vdash$	value φ	+	┢			
			Value \$					
Account No.	1							
			Value \$					
Sheet 1 of 1 continuation sheets att		d to	) (T) : 1 (	Sub			19,162.00	10,537.00
Schedule of Creditors Holding Secured Claim	ıs		(Total of				·	
			(Report on Summary of S		Γota lule		256,162.00	13,587.00

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 18 of 47

B6E (Official Form 6E) (12/07)

•			
In re	John M Thompson,	Case No.	
	Ruth A Thompson		
-		Debtors	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 19 of 47

B6F (Official Form 6F) (12/07)

In re	John M Thompson, Ruth A Thompson		Case No	
		Debtors	,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Нι	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	N L Q D L C	D I S P U T E D	AMOUNT OF CLAIN
Account No. 3809	K		6/06		ΙA		
Advanta 11850 S. Election Dr. Draper, UT 84020		J	Purchases	-	ED		4,911.00
Account No. <b>8276</b>			1/01		+	+	4,011.00
Bank of America 4060 Ogletown/Stanton rd. DE5-019-03-07 Newark, DE 19713		J	Purchases				1,834.00
Account No. 5178			9/05		+	+	1,004.00
Bank of America 4060 Ogletown/Stanton rd. DE5-019-03-07 Newark, DE 19713		J	Purchases				29,622.00
Account No. 1221			8/08	+	+	+	23,022.00
Cap One Po Box 85015 Richmond, VA 23285		J	Purchases				
							721.00
5 continuation sheets attached	•		(Total of	Sub			37,088.00

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main 6/10/09 11:11AM Page 20 of 47 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	John M Thompson,	Case No.
	Ruth A Thompson	

CREDITOR'S NAME,	000	l	sband, Wife, Joint, or Community	CONT	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	LODI	DISPUTE	AMOUNT OF CLAIM
	R	Ĺ		Į Ę Ņ	טו	D	
Account No. 8962			8/08 Purchases	l'	A T E D		
Cap One			i dicitases		Ē		
Po Box 85015		J					
Richmond, VA 23285							
							4 207 00
							1,307.00
Account No. 5554			2/08 Purchases				
Charter			Purchases				
1000 Lafayette blvd.		J					
Bridgeport, CT 06604							
							5,223.00
Account No. 0159			6/06				
			Purchases				
Chase 201 N. Walnut St.		J					
MAILSTOP DE1-1027							
Wilmington, DE 19801							
							5,946.00
Account No. 0175			9/02				
			Purchases				
Chase		١.					
201 N. Walnut St. MAILSTOP DE1-1027		J					
Wilmington, DE 19801							
							1,422.00
Account No. <b>0967</b>		H	11/02	+		$\vdash$	
			Purchases				
Chase							
201 N. Walnut St.		J					
MAILSTOP DE1-1027 Wilmington, DE 19801							
<b>3</b> , = =							6,406.00
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of			<u> </u>	Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				20,304.00

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main  $_{6/10/09\ 11:111AM}$  Document Page 21 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	John M Thompson,	Case No.
	Ruth A Thompson	

	_				_		
CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>2069</b>			5/90	Т	T		
Chase BP 225 Chastain Meadows Court Kennesaw, GA 30144		J	Purchases		Б		1,522.00
Account No. 1921			5/98				
Citgo/Citi PO Box 6497 Sioux Falls, SD 57117		J	Purchases				939.00
Account No. 1117	┢		6/07	+	╁		
CitiFinance 4500 New Linden Hill RD Wilmington, DE 19808		J	Purchases				335.00
Account No. 1892			6/94				
CPU/Citi PO Box 6497 Sioux Falls, SD 57117		J	Purchases				790.00
Account No. 3328 2009 AR 000287			7/06	T			
Discover Card PO Box 15316 attn: cms/ Prod Develop Wilmington, DE 19850		J	Judgment				10,137.00
Sheet no. 2 of 5 sheets attached to Schedule of				Sub	tota	ıl	13,723.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	13,723.00

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Page 22 of 47 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	John M Thompson,	Case No
	Ruth A Thompson	

		_					
CREDITOR'S NAME,	CO	1	Isband, Wife, Joint, or Community	CONT	U N	D I S P	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W		T	ŀ	S P	
AND ACCOUNT NUMBER	T	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Ü	Į.	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to seture, so state.	N G E N	ΙD	E	
Account No. 6191	T	T	4/95	<b> </b>	A T F		
	1		Purchases	$\vdash$	E D	L	
EXXMBLCITI		١.					
Citibank Credit Dispute Unit		J					
PO Box 6497 Sioux Falls, SD 57117-6497							
Sloux Falls, SD 57117-0497							1,345.00
	┸			$\bot$	ot	L	1,343.00
Account No. 8541	1		8/06 Purchases				
OEMP/JOD			Purchases				
GEMB/JCP PO Box 981402		J					
El Paso, TX 79998		ľ					
							1,336.00
Account No. 2150	t	t	3/08	+	t	H	
	1		Purchases				
Gemb/ondc							
PO Box 981400		J					
El Paso, TX 79998							
							4 006 00
				丄	L		1,996.00
Account No. 9037	1		6/05 Description				
LICEC Bank			Purchases				
HSBC Bank Po Box 5253		J					
Carol Stream, IL 60197							
,							
							10,179.00
Account No. 7152	╁	t	7/94	+	$\vdash$	H	
	1		Purchases			1	
Kohl/Chase						1	
N56 W1700 Ridgewood Drive		J					
Menomonee Falls, WI 53051							
							2 200 22
				$\perp$	L		3,389.00
Sheet no. <b>_3</b> of <b>_5</b> sheets attached to Schedule of				Subt			18,245.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	10,243.00

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Page 23 of 47 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	John M Thompson,	Case	e No
	Ruth A Thompson		

	_			<del></del>	—		_
CREDITOR'S NAME,	CODEBTOR	Hu	usband, Wife, Joint, or Community	C O N T	U N	D I S P	
MAILING ADDRESS	D	Н		N T	ŀ	S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	1	I Q	Ü	AMOUNT OF CLAIM
(See instructions above.)	Ö	c		N G E N	Ĭ	Ė	AWOUNT OF CLAIM
·	\ \ \	╀	0.07	4 ½	A		
Account No. 9921	1		9/07 Purchases	'	Ė		
l			Purchases	$\vdash$	屵	H	1
Lanebryant		١.					
450 Winks Lane		J					
Bensalem, PA 19020							
							204.00
							694.00
Account No. 2955			4/04	Т			
	1		Purchases				
Schotten							
PO Box 182273		J					
Attn: Customer Service							
Columbus, OH 43218-2273							
							288.00
Account No. 8922	T	T	1/99	Τ	T	T	
	1		Purchases				
Sears/Citi							
8725 W. Sahara Ave		J					
The Lakes, NV 89163							
							9,802.00
Account No. 2426	┪	T	9/88	$\top$	$\vdash$	H	
	1		Purchases				
Shell/Citi							
PO Box 6497		J					
CitiBank Credit Bureau Dispute							
Sioux Falls, SD 57117							
							1,474.00
Account No. 8375	╁	+	11/04	+	+	H	
	1		Purchases			1	
Target NB						1	
Mail Stop 2BD		J				1	
PO Box 9475	1						
Minneapolis, MN 55440						1	
						1	5,708.00
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of			1	Sub	tota	<u>1</u>	
Creditors Holding Unsecured Nonpriority Claims							17,966.00
Creditors riolating Unsecured Nonpriority Claims			(Total of t	.1118	pag	<i>(e)</i>	

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 24 of 47

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

τ.			
In re	John M Thompson,	Case No.	_
	Ruth A Thompson		

	1 -	_		<del>.</del>	1	-	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	10	I N	Ι'n	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>0092</b>			5/07	T	ΙE		
THD/CBSD CCS Gray Ops Center PO Box 6497 Sioux Falls, SD 57117-6497		J	Purchases		D		8,608.00
Account No. 3371			4/07				
WFNNB/MAUR PO Box 182685 Columbus, OH 43218-2685		J	Purchases				
							1,151.00
Account No.  Account No.							
Account No.	ł						
Sheet no. <b>5</b> of <b>5</b> sheets attached to Schedule of				Sub	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				9,759.00
•					Γota		
			(Report on Summary of So				117,085.00

Advanta 11850 S. Election Dr. Draper, UT 84020

Bank of America 4060 Ogletown/Stanton rd. DE5-019-03-07 Newark, DE 19713

Cap One Po Box 85015 Richmond, VA 23285

Charter 1000 Lafayette blvd. Bridgeport, CT 06604

Chase 201 N. Walnut St. MAILSTOP DE1-1027 Wilmington, DE 19801

Chase BP 225 Chastain Meadows Court Kennesaw, GA 30144

Citgo/Citi PO Box 6497 Sioux Falls, SD 57117

CitiFinance 4500 New Linden Hill RD Wilmington, DE 19808

Countrywide 450 American St. Simi Valley, CA 93065

CPU/CIti PO Box 6497 Sioux Falls, SD 57117 Discover Card PO Box 15316 attn: cms/ Prod Develop Wilmington, DE 19850

EXXMBLCITI Citibank Credit Dispute Unit PO Box 6497 Sioux Falls, SD 57117-6497

Financial Plus Credit Union Chestnut st Ottawa, IL 61350

GEMB/JCP PO Box 981402 El Paso, TX 79998

Gemb/ondc PO Box 981400 El Paso, TX 79998

HSBC Bank Po Box 5253 Carol Stream, IL 60197

Kohl/Chase N56 W1700 Ridgewood Drive Menomonee Falls, WI 53051

Lanebryant 450 Winks Lane Bensalem, PA 19020

Schotten PO Box 182273 Attn: Customer Service Columbus, OH 43218-2273

Sears/Citi 8725 W. Sahara Ave The Lakes, NV 89163 Shell/Citi PO Box 6497 CitiBank Credit Bureau Dispute Sioux Falls, SD 57117

Target NB
Mail Stop 2BD
PO Box 9475
Minneapolis, MN 55440

THD/CBSD CCS Gray Ops Center PO Box 6497 Sioux Falls, SD 57117-6497

Unknown

UNKNOWN UNKNOWN

Wachdlrsrv Po Box 25341 Santa Ana, CA 92799

Weltman, Weinberg & Reis 180 N LaSalle St Suite 2400 Chicago, IL 60601

WFNNB/MAUR PO Box 182685 Columbus, OH 43218-2685 Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main ,
Document Page 28 of 47

B6G (Official Form 6G) (12/07)

In re	John M Thompson,	Case No.
	Ruth A Thompson	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main 6/10/09 Document Page 29 of 47

B6H (Official Form 6H) (12/07)

In re	John M Thompson,	Case No.
	Ruth A Thompson	

Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**B6I (Official Form 6I) (12/07)** 

Page 30 of 47 6/10/09 11:11AM

_	John M Thompson			
In re	Ruth A Thompson		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS (	OF DEBTOR AND SPOU	SE		
Married	RELATIONSHIP(S): Daughter Son	AGE(S): 14 19			
<b>Employment:</b>	DEBTOR	'	SPOUSE		
Occupation	Unemployed	Office Support A	ssistant		
Name of Employer		U of I Extension			
How long employed		26 Years			
Address of Employer	IL	535 S Randall rd Saint Charles, IL			
INCOME: (Estimate of average	or projected monthly income at time case filed)	D	EBTOR		SPOUSE
	and commissions (Prorate if not paid monthly)	\$	0.00	\$	2,811.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	0.00	\$_	2,811.00
4. LESS PAYROLL DEDUCTIOn a. Payroll taxes and social s		<u> </u>	0.00	\$	230.00
b. Insurance	security	\$ <u></u>	0.00	\$ <u>_</u>	199.00
c. Union dues		\$ <del></del>	0.00	\$ <del></del>	29.00
	URS	<u> </u>	0.00	\$ <del></del>	225.00
	eferred Compensation	\$	0.00	\$	20.00
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS	\$	0.00	\$_	703.00
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$	0.00	\$_	2,108.00
7. Regular income from operation	n of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real property	•	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	oport payments payable to the debtor for the debtor's use	or that of	0.00	\$	0.00
11. Social security or governmen (Specify):	tt assistance	\$	0.00	\$	0.00
			0.00	\$	0.00
12. Pension or retirement income 13. Other monthly income	2	\$	2,500.00	\$	0.00
(Specify):		\$	0.00	\$	0.00
(Specify).		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 TI	HROUGH 13	\$	2,500.00	\$_	0.00
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$	2,500.00	\$_	2,108.00
16 COMBINED AVERAGE MO	ONTHLY INCOME: (Combine column totals from line	15)	\$	4,608	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 31 of 47

B6J (Official Form 6J) (12/07)

6/10/09 11:11AM

In re	John M Thompson Ruth A Thompson		Case No.	
	•	Debtor(s)	<del>-</del>	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

	this form may differ from the deductions from income allowed on Form 22A or 220		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
☐ Check this box if a expenditures labeled "S	joint petition is filed and debtor's spouse maintains a separate household. Complet pouse."	e a separate scl	nedule of
1. Rent or home mortg	age payment (include lot rented for mobile home)	\$	1,763.00
a. Are real estate taxe			
b. Is property insuran			
2. Utilities: a. El	ectricity and heating fuel	\$	300.00
b. W	ater and sewer	\$	75.00
	elephone	\$	109.00
	ther See Detailed Expense Attachment	\$	213.00
3. Home maintenance	(repairs and upkeep)	\$	65.00
4. Food		\$	400.00
5. Clothing		\$	100.00
6. Laundry and dry cle		\$	75.00
7. Medical and dental		\$	200.00
	including car payments)	\$	250.00 50.00
	d entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contribu		\$	50.00
	ucted from wages or included in home mortgage payments) omeowner's or renter's	¢	0.00
a. no b. Li		\$	87.00
c. He		Ф 	0.00
d. A		\$	202.00
e. O		\$ 	0.00
	d from wages or included in home mortgage payments)	Ψ	0.00
		\$	400.00
13 Installment navme	Taxes for Pension/Disability  nts: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	400.00
plan)	its. (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
a. A	nto.	\$	0.00
b. O		\$	0.00
c. O	her	\$	0.00
14. Alimony, maintena	nce, and support paid to others	\$	0.00
	ort of additional dependents not living at your home	\$	0.00
	rom operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal		\$	125.00
Other Car Maint	enance	\$	144.00
10 AVED ACE MON	ENLY EXPENSES (T. 411' 1.17 D. 41 G. CG.1.11 1.	Φ.	4 600 00
	THLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	4,608.00
	atistical Summary of Certain Liabilities and Related Data.)		
	ase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of	inis document:		
20 CE A EEN (EN EEN EEN EEN EEN EEN EEN EEN EEN	MONITH WATER INCOME		
	MONTHLY NET INCOME	Φ.	4 000 00
	income from Line 15 of Schedule I	\$	4,608.00
	expenses from Line 18 above	\$	4,608.00
c. Monthly net incom	ne (a. minus p.)	\$	0.00

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Page 32 of 47 Document 6/10/09 11:11AM B6J (Official Form 6J) (12/07) John M Thompson Case No. In re Ruth A Thompson Debtor(s) SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

# **Detailed Expense Attachment**

# **Other Utility Expenditures:**

Cell Phone	\$ 120.00
Cable T.V.	\$ 93.00
Total Other Utility Expenditures	\$ 213.00

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main

B6 Declaration (Official Form 6 - Declaration). (12/07)

Document Page 33 of 47

# United States Bankruptcy Court Northern District of Illinois

In re	John M Thompson Ruth A Thompson		Case No.	
	•	Debtor(s)	Chapter	7

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary a  22 sheets, and that they are true and correct to the best of my knowledge, inform				
Date	June 10,	2009	Signature	/s/ John M Thompson John M Thompson Debtor
Date	June 10,	2009	Signature	/s/ Ruth A Thompson Ruth A Thompson Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	John M Thompson Ruth A Thompson		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2009 Husband
\$12,651.00	2009 Wife
\$77,756.00	2008 Husband
\$29,430.00	2008 Wife
\$0.00	2007 Husband
\$0.00	2007 Wife

6/10/09 11:11AM

2

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT STILL

AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION **Discover Bank** Lawsuit Circuit court of the eighteenth Pending judicial circuit John M. Thompson

2009AR000287

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE **PROPERTY** 

6/10/09 11:11AM

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

5/09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$1451.00

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main

Document Page 37 of 47

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

**DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

6/10/09 11:11AM

4

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY** 

LOCATION OF PROPERTY

Document Page 38 of 47

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF

**ENVIRONMENTAL** 

6/10/09 11:11AM

5

NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

6/10/09 11:11AM

6

#### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME **Snackalicious**  (ITIN)/ COMPLETE EIN **ADDRESS** unknown

NATURE OF BUSINESS vending assets: vending machines

no inventory

**BEGINNING AND ENDING DATES** 8/06 - 1/08

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

# 7

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 10, 2009	Signature	/s/ John M Thompson	
			John M Thompson	
			Debtor	
Date	June 10, 2009	Signature	/s/ Ruth A Thompson	
			Ruth A Thompson	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 41 of 47

B8 (Form 8) (12/08)

# **United States Bankruptcy Court**Northern District of Illinois

	John M Thompson			
In re	Ruth A Thompson		Case No.	
		Debtor(s)	Chapter	7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Attach additional pages if nec	cessary.)
Property No. 1	
Creditor's Name: Countrywide	Describe Property Securing Debt: Single Family Home 3055 Fox Hill rd. Aurora, IL 60504
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	nue to make regular payments. (for example, avoid lien using
Property is (check one):  ■ Claimed as Exempt	☐ Not claimed as exempt
Claimed as Exempt	Not Claimed as exempt
Property No. 2	]
Creditor's Name: Financial Plus Credit Union	Describe Property Securing Debt: 2008 Honda CRV Financial Plus Credit Union
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example, av	void lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main Document Page 42 of 47

B8 (Form 8) (12/08)			Page 2
Property No. 3			
Creditor's Name: Wachdlrsrv		Describe Property S 2007 Mitsubishi End Wachovia Dealer Se	deavor
Property will be (check one):  ☐ Surrendered	■ Retained	I	
If retaining the property, I intend to (che  ☐ Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain		avoid lien using 11 U.S.	C. § 522(f)).
Property is (check one):  Claimed as Exempt		☐ Not claimed as ea	xempt
PART B - Personal property subject to a Attach additional pages if necessary.)	unexpired leases. (All three	ee columns of Part B mu	ist be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury that personal property subject to an unexponder June 10, 2009		/s/ John M Thompson John M Thompson Debtor	roperty of my estate securing a debt and/or

Case 09-21059 Doc 1 Filed 06/10/09 Entered 06/10/09 11:00:13 Desc Main

Document Page 43 of 47

6/10/09 11:11AM

**United States Bankruptcy Court** 

Debtor   D				ern District of Illinois	Juit	
Debtor(s)  Chapter 7  DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)  1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered be rendered on behalf of the debtor(s) in connemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept \$\frac{1.451.00}{9.000}\$  Prior to the filing of this statement I have received.  \$\frac{1.451.00}{0.00}\$  Balance Due.  \$\frac{0.000}{0.00}\$  The source of the compensation paid to me was:  \$\begin{array}{ c c c c c c c c c c c c c c c c c c c	_					
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)  1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor an compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept	In re	Ruth A Thompson		Debtor(s)		· -
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Prior to the filing of this statement I have received		compensation paid to me within one ye	ar before the filing	of the petition in bankruptcy,	or agreed to be ]	paid to me, for services rendered or t
Balance Due \$ 0.00  The source of the compensation paid to me was:  Debtor    Other (specify):  The source of compensation to be paid to me is:  Debtor    Other (specify):  The source of compensation to be paid to me is:  Debtor    Other (specify):  Thave not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my firm.  I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm.  I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemption planning; filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) fo avoidance of liens on household goods.  6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidances (except in Chapter 13 cases), or any other adversary proceeding.		For legal services, I have agreed to	accept		\$	1,451.00
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Debtor		Balance Due				
3. The source of compensation to be paid to me is:  Debtor Other (specify):  1. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my firm.  I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm.  I have agreement, together with a list of the names of the people sharing in the compensation is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemption planning; filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) fo avoidance of liens on household goods.  6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidances (except in Chapter 13 cases), or any other adversary proceeding.	2.	The source of the compensation paid to	me was:			
Debtor		Debtor		Other (specify):		
<ul> <li>I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my firm.</li> <li>I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firms A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.</li> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:         <ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to market value; exemption planning; filling of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) fo avoidance of liens on household goods.</li> </ul> </li> <li>By agreement with the debtor(s), the above-disclosed fee does not include the following service:         <ul> <li>Representation of the debtors in any dischargeability actions, judicial lien avoidances (except in Chapter 13 cases), or any other adversary proceeding.</li> </ul> </li> </ul>	3.	The source of compensation to be paid	to me is:			
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<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemption planning; filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) fo avoidance of liens on household goods.</li> <li>6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidances (except in Chapter 13 cases), or any other adversary proceeding.</li> </ul>						
<ul> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed] <ul> <li>Negotiations with secured creditors to reduce to market value; exemption planning; filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) fo avoidance of liens on household goods.</li> </ul> </li> <li>6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidances (except in Chapter 13 cases), or any other adversary proceeding.</li> </ul> <li>CERTIFICATION</li>	5.	In return for the above-disclosed fee, I	have agreed to rende	er legal service for all aspects	of the bankruptc	y case, including:
Representation of the debtors in any dischargeability actions, judicial lien avoidances (except in Chapter 13 cases), or any other adversary proceeding.  CERTIFICATION		<ul> <li>b. Preparation and filing of any petition</li> <li>c. Representation of the debtor at the n</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured</li> <li>agreements and application</li> </ul>	n, schedules, statemeneeting of creditors at creditors to red ons as needed; p	ent of affairs and plan which and confirmation hearing, and uce to market value; exe	may be required; d any adjourned h mption plannir	earings thereof;
	6.	Representation of the deb	tors in any disch	argeability actions, judic		nces (except in Chapter 13
I - wife short the fermion is a smallest statement of any annual transfer and the statement of the deleter (A)			(	CERTIFICATION		
1 certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) is		I certify that the foregoing is a complete	e statement of any ag	greement or arrangement for p	payment to me for	representation of the debtor(s) in

this bankruptcy proceeding.

Dated: June 10, 2009

/s/ David M. Siegel

David M. Siegel David M. Siegel & Associates

790 Chaddick Drive Wheeling, IL 60090 (847) 520-8100

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

Page 45 of 47 6/10/09 11:11AM

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

David M. Siegei	X /s/ David M. Siegei	June 10, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
790 Chaddick Drive		
Wheeling, IL 60090		
(847) 520-8100		
I (We), the debtor(s), affirm that I (we) I	Certificate of Debtor have received and read this notice.	
John M Thompson		
Ruth A Thompson	X /s/ John M Thompson	June 10, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Ruth A Thompson	June 10, 2009
·	Signature of Joint Debtor (if any)	Date

#### STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

#### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

#### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

#### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

#### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

#### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

# AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ John M Thompson	June 10, 2009	/s/ Ruth A Thompson	June 10, 2009
Debtor's Signature	Date	Joint Debtor's Signature	Date

# **United States Bankruptcy Court** Northern District of Illinois

In re	John M Thompson Ruth A Thompson		Case No.		
mie	Ruth A Thompson	Debtor(s)	Chapter	7	
	VE	ERIFICATION OF CREDITOR MA	ATRIX		
		Number of C	Creditors: _		28
	The above-named Debtor(s) (our) knowledge.	rs is true and	correct to the best of m	У	
Date:	June 10, 2009	/s/ John M Thompson John M Thompson			
		Signature of Debtor			
Date:	June 10, 2009	/s/ Ruth A Thompson			
		Ruth A Thompson			
		Signature of Debtor			